JERSEY CENTRAL
FEDERAL CREDIT UNION

P.O. Box 661   Cranford, NJ 07016
Phone: 888-772-3040   Fax: 908-272-6029
www.jerseycentralfcu.com

TO BE COMPLETED BY CU:
SHARE BALANCE _____
LOAN BALANCE _____
APPLICATION # _____
NOTE # _____

LOAN APPLICATION

Applicant Information   □ New Loan   □ Refinance
(Please complete all highlighted fields marked with * and *return application by mail or fax with copies of most recent pay stubs*)

*Name:	*Account #:	*SSN:	*DOB:

*Current Address (Street, City, State, Zip):	*Years at Current Address:	*Phone #:
		Email Address (Optional):

*Requested Amount: $	*Purpose of Loan:

*Credit Insurance Coverage (Please check the appropriate box(es). A credit union representative will disclose the cost of this optional insurance. If no boxes are checked, the default selection will be Life Insurance.):   Life Insurance □   Disability Insurance □   Neither □

*Current Employer:	*Position:	**I am indebted to the following creditors (List all debts such as doctor bills, real estate, automobiles, furniture, other credit unions, etc.)**		
*Employee #:	*Date of Hire:	**Creditor**	**Monthly Pmt**	**Balance**
*Salary: $ per	Member Since:	Mortgage □ Rent □	$_____	$_____
OTHER INCOME (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation): $		Auto	$_____	$_____
*Any Judgements, Garnishments, or Bankruptcies in the past 5 years? If "Yes" explain…		Credit Cards	$_____	$_____
		_____	$_____	$_____
Reference(s):		_____	$_____	$_____

I hereby certify that all statements made are true and complete and submitted for the purpose of obtaining credit. I have no other debts. The credit union is authorized to check my credit and employment history and to answer questions about its credit experience with me.

_____   _____
*Signature of Applicant   *Date

Co-Signer/Co-Borrower Information (Member: Yes □ No □)

Name:	Account #:	SSN:	DOB:

Current Address (Street, City, State, Zip):	Years at Current Address:	Phone #:
		Email Address (Optional):

Current Employer:	Position:	**I am indebted to the following creditors (List all debts such as doctor bills, real estate, automobiles, furniture, other credit unions, etc.)**		
Employee #:	Date of Hire:	**Creditor**	**Monthly Pmt**	**Balance**
Salary: $ per		Mortgage □ Rent □	$_____	$_____
OTHER INCOME (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation): $		Auto	$_____	$_____
Any Judgements, Garnishments, or Bankruptcies in the past 5 years? If "Yes" explain…		Credit Cards	$_____	$_____
		_____	$_____	$_____
Relationship to Applicant:		_____	$_____	$_____

I hereby certify that all statements made are true and complete and submitted for the purpose of obtaining credit. I have no other debts. The credit union is authorized to check my credit and employment history and to answer questions about its credit experience with me.

_____   _____
Signature of Co-Signer/Co-Borrower   Date

THIS SECTION FOR CREDIT UNION USE ONLY

Loan Term (Months) _____   Payment $_____   Life Ins $_____   Dis Ins $_____   Credit Score_____   XPN #_____

Collateral $_____   Total Loan $_____   Interest Rate_____%   Debt Ratio_____%   PR Ded $_____

Approved by Credit Committee: Approved by Loan Officer(s):

_____   _____

_____   _____